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NewzBreak

The Workplace Newsletter That's Both Informative and Fun!

Use it or lose it: Spending down those leftover FSA dollars

In the 1985 film Brewster's Millions, a minor league baseball pitcher stands to inherit a huge sum of money if he can spend \$30M in 30 days but finds that offloading the cash is harder than he thought.

The millions of Americans looking to spend down their tax-free flex spending accounts (FSAs) might have an easier time than Monty Brewster, but there are still limitations. And when workers don't use the cash, they lose it. According to CNBC, workers may lose as much as \$400M each year from unused flex dollars. Some companies may permit an extension until March 15 of the following year or allow up to \$500 of rollover.

If you have funds leftover in your health care FSA, consider whether you need a flu shot, prescription sunglasses, sunscreen (SPF30 or higher), dental care or other items. You can also buy these items for a dependent, according to Further, an FSA account administrator.

One online vendor, the FSA Store, simplifies shopping for you--all items are FSA-eligible expenses. For vendors that don't accept FSA debit cards, check with your plan about how to submit expenses for reimbursement.

Board game sales spike during quarantine

What has everyone been doing during the endless months of COVID-19 quarantine? Lots of families turned to old-fashioned board games for inexpensive and socially distanced entertainment.

According to Tech Gaming Report, Hasbro, manufacturers of the classic board game Monopoly, reports that board game sales have increased more than 20 percent during the COVID-19 pandemic. The company also sells Clue, Jenga, Twister, Life, Guess Who and Scrabble.

The increase comes as many schools continue virtual instruction and kids face limited options for other activities. At twenty dollars and accommodating up to eight players, the value for families is hard to beat as they look for ways to stay busy.

Board games do more than just entertain kids for a low one-time price. According to The Irish News, board gaming is a great activity for families to bond while boosting children's interpersonal skills and cognitive abilities. For parents looking for screen-free activities, board games might be a perfect solution for family fun.

Family game night also might provide a mental health boost for pandemic-stressed families. According to the Irish Times, taking time to play board games together reduces isolation, can provide some much-needed laughs, and help families temporarily escape from their worries.

If your usual board game buddies aren't part of your quarantine pod, digital board gaming opportunities abound, according to Inside Hook. Tabletop Simulator, available at tabletopsimulator.com, lets you and your friends meet around a virtual table and enjoy a board game night. The online computer gaming platform Steam, best known for video games, also offers old-school board game options.



I hope you enjoy this month's newsletter!

Louis J. Costanzo CEO

Nutcrackers highlight Christmas traditions

Simple Christmas treats of oranges and nuts thrilled children throughout history, and the remnants of those traditions are still with us in decorative Nutcrackers.

Nutcracker historians say Aristotle possessed one around 330 B.C., but the wooden standing-man versions were first seen in the Erzgebirge area of Germany during the 1700s. They were known as "nutbiters." Two moving arms on the back of the head allowed the lower jaw to push the nut against the upper jaw freeing the fruit inside.

According to German lore, nutcrackers were given as presents to bring good luck to a family and act as protectors throughout the year.

Nutcrackers were often dressed as soldiers and kings. Villagers were delighted to have these authoritative figures cracking the nuts that often acted as dessert in Europe. Imagine cracking your filberts with Napoleon!

Traditional nutcrackers are often dressed in shades of red but dark green and blue are also employed. While wood is still the most popular medium, versions have been produced in porcelain, silver, ivory, bone, and brass.

Nutcrackers became popular at Christmas during the Victorian era when children began to receive smaller versions of nutcrackers in their Christmas stockings.

Today, their popularity has been enhanced by the traditional performances of Tchaikovsky's "Nutcracker Suite" ballet during the Christmas season.



Do You Know...

... someone that could use our services? Perhaps a colleague, friend, family member, or networking buddy?

When a new client signs up for regular cleaning services at your recommendation; you will receive \$100!

If you would think of 3 or 4 people that could use our services, then don't hesitate to call them, and give them our name and phone number. Be sure to have them mention your name when they call so we can send your \$100 Bonus!

Thanks in advance for your help and we look forward to sending cash your way!

Thanks a Bunch!

"Sue and her team have been cleaning buildings for the past two years and they've always done a great job for us. The quality of service is at a much higher level than our previous cleaning provider."

Tom Johnson Sandy, UT

A special thanks to all these fine folks who referred us... Kathy Jackson, Dan Lundgren, and Marcy Cantrell.

Retailers play guessing game with holiday sales

At the start of the 2020 holiday shopping season, stores are boarded up. Riots threaten. Covid is still on the mind.

How does a retailer prepare?

Many retailers aren't even sure how much staff to hire. After all, staffing is usually based, in part, on history. But history doesn't apply to 2020.

Many stores have closed. U.S. retailers have announced more than 8,000 store closures this year, according to Coresight Research. That is fewer than last year with nearly 9,000 closures.

Store traffic and sales are down at least 30 percent not only from Covid, but also because of online shopping.

According to Price Waterhouse Coopers, 61 percent plan to do the majority of holiday shopping online. Last year the number was 54 percent. This year, 54 percent of shoppers plan to ship gifts directly to recipients, according to Accenture.

For big box retailers, the question is whether they should staff up for order fulfillment or put people on the registers.

In most cases, specialty retailers have had to become fulfillment experts. They have to expect less browsing in their stores on the ground and more uncertainty in acquiring the products that can sell.



"Stay here in case I run out of ammunition."

Festive make-ahead salad shows off Christmas colors

Pickled beet and mozzarella salad is a great seasonal vegetable dish that can be made ahead of time, assembled quickly, and looks beautiful on a plate.

Best of all, beets don't just look great—they're nutritional powerhouses with ample antioxidants, fiber, folate, potassium, iron, and vitamin C. Homemade balsamic reduction is a snap to make at home and keeps in the refrigerator for a long time. No need to buy top-shelf vinegar — a cheap bottle will work just fine.



Beets and glaze can be prepared days ahead of time and plated before service. Use a mix of red and golden beets and experiment with herbs and spices to personalize this dish to your own tastes. If you use multicolored beets, you may want to cook and pickle them separately to avoid staining golden beets with red juice.

Recipe

6-8 medium fresh beets

1 cup vinegar (apple cider works fine, or you can create your own mix)

1/2 cup white sugar or less to taste

1 1/2 teaspoons whole cloves

1 1/2 teaspoons whole allspice

1 bay leaf (optional)

1 teaspoon salt

Other ingredients:

1 cup balsamic vinegar

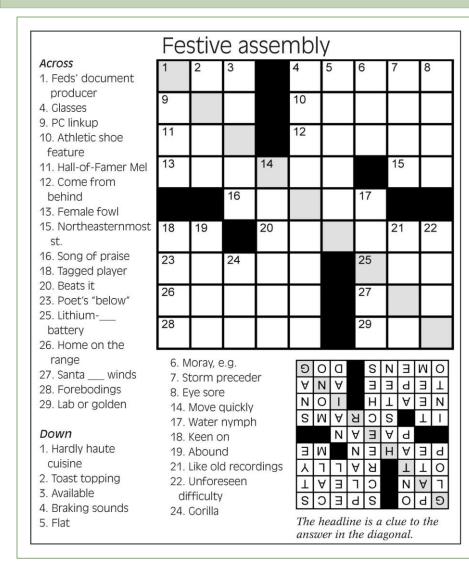
Fresh mozzarella cheese - usually sold in approximately eight-ounce balls, each ball will make four to six servings

Remove tops from beets and scrub thoroughly. Place beets in a large pot and add water to cover. Bring beets to a boil, then reduce heat and simmer for about 30 minutes. Remove the beets from water and rinse in cool water, rubbing the skin with your fingers to remove. Use a sharp knife to slice off any stubborn skin. Slice the beets around one-half to one-quarter inch thick, arrange them in a shallow dish and set aside.

Combine the vinegar, sugar, cloves, allspice, and salt in a small saucepan and bring to a boil for about five minutes. Pour pickling mixture over pickled beets, turning and stirring as needed to coat each slice. You may have leftover pickling mixture. Place beets in the refrigerator for at least an hour before serving, preferably overnight.

To make the balsamic reduction: Bring one cup of balsamic vinegar to a boil in a small pot, then reduce temperature and simmer for 10-15 minutes until reduced by one-third to one-half, depending upon your preference. The reduction will continue to thicken as it cools. For a sweeter glaze, add one to two tablespoons of maple syrup or honey. Pour finished reduction into a jar and refrigerate until serving.

To serve, thinly slice fresh mozzarella and arrange with chilled beet slices on a salad plate. Use a spoon to drizzle glaze over the top. Top with shredded fresh basil leaves, freshly ground pepper, and flaky salt, if desired.



Office organization may change after pandemic

Workplace conversations in 2020 have focused on how employers continue to operate and remain productive while their employees work from home. But offices themselves may change to accommodate remote workers.

A post-pandemic workplace could result in a variety of new working environments as employers reconsider what their offices look like and where they are located.

Interestingly, the office might not move far away as much as it could get broken up via the hub-and-spoke model.

A Harvard Business Review column said the most likely outcome of the pandemic is that business functions and locations within leading corporate clusters would be altered. While major headquarters would remain in urban centers, satellite complexes will crop up to service remote workers.

The result? More potential impact in regions of the country rather than on a "macro-geography" level--which could be good news for employees who are concerned that their workplace might move hours or even many states away.

Trivia Teaser – Ship Ahoy

- 1. Which American aircraft carrier fought in the Battles of Midway and the Coral Sea before it was sunk? a-USS Antietam, b-USS Yorktown, c-USS Missouri, d-USS Nimitz.
- 2. Aboard a ship, what is housed in a binnacle? a-Compass, b-Anchor chain, c-Weapons, d-Fresh water.
- 3. What term is used for the top edge of the hull of a ship? a-Plimsole, b-Prow, c-Fantail, d-Gunwale.
- 4. Who commanded a fleet against the combined forces of Mark Antony and Queen Cleopatra in the Battle of Actium? a-Hannibal, b-Octavian, c-Marcus Agrippa, d-Alexander the Great.
- 5. What does the yellow jack flag indicate aboard a ship? a-Ready for departure, b-Dangerous cargo, c-Quarantine, d-Man overboard.
- 6. What title movie character is declared a hero after he saves his ship's commander, Quintus Arrius, from drowning? a-King Kong, b-Spartacus, c-David Copperfield, d-Ben-Hur.
- 7. In a 1939 children's book, what kind of boat is "Little Toot"? a-Trawler, b-Houseboat, c-Dinghy, d-Tugboat.
- 8. What inventor built a hydrofoil watercraft launched in 1919 that set a world record speed of 70 mph? a-Nikola Tesla, b-James Watt, c- Alexander Graham Bell, d-Samuel Morse.
- 9. What was the name of Captain Quint's fishing boat in the movie blockbuster "Jaws"? a-Orca, b-Otter, c-Dugong, d-Pelican.
- 10. The Cunard cruise ship, Queen Elizabeth, was being refurbished in a harbor in what city when she caught fire in 1972? a-Haifa, b-Hong Kong, c-Honolulu, d-Havana.

1-b, USS Yorktown 6-d, Ben-Hur 2-a, Compass 7-d, Tugboat 3-d, Gunwale 8-c, Alexander Graham Bell 4-b, Octavian 9-a, Orca 5-c, Quarantine 10-b, Hong Kong

Answers to 'Ship Ahoy'



info@mafsllc.com www.MAFSLLC.com

About Our Company

Mid-Atlantic Facility Services, LLC is a full-service commercial cleaning company with offices in Chestertown and Millersville, MD. We service locations throughout Maryland, Washington DC and Northern Virginia.

Services include: Office cleaning and carpet cleaning.

MAFS has built a solid reputation for quality and dependable service. We are proud that we still have our First customer. Not many cleaning companies can boast of this achievement.

CEO- Lou Costanzo has been in the cleaning industry for over 11 years, and he feels it's important provide cleaning services that place the utmost importance on the health and safety of their clients and employees.

Another reason to get a flu shot

If you need another reason to get a flu shot this year, consider this one unpleasant scenario: It is possible to get COVID-19 and the flu at the same time--a catastrophic and possibly lethal combination. Symptoms of both are much the same, but many COVID-19 patients report a loss of taste of smell.

A flu shot helps to avoid this double whammy.

Staff Members Making the News

Latresha was the November Employee of the Month. Tree as she likes to be called; is the total team player. Her strengths are the ability to train new hires, demonstrate good work ethics and flexibility. Congratulations Tree on a job well done. All team members of <My Company> have completed the Annual Safety Training Certification. We're very impressed with the scores and are confident about our staff's performance. Tree receiving a gift card (in yellow vest) from her supervisor Amber

A ship in port is safe, but that's not what ships are built for. ~Grace Murray Hopper

Book Review: Moving upstream of problems

In a year in which we've often felt like we're continually reacting, the book Upstream is a welcome reminder that we are capable of taking control of large parts of our lives.

Written by author Dan Heath, the book's full title is Upstream: The Quest to Solve Problems Before They Happen. It examines why we tend to focus on reaction rather than prevention and guides the reader how to break out of the cycle of response and head "upstream" rather than staying downstream.

Heath uses anecdotes to describe how people and companies identified details that could help them predict where problems would occur, then intervene before they arose. He describes "problem blindness," in which we can't solve a problem we don't see or believe to be inevitable, and how to move past it.

He also helps leaders look at the systems they've set upor have failed to establish--and to identify where they work and where they need help.

As the book's description on Amazon says, "How many problems in our lives and in society are we tolerating simply because we've forgotten that we can fix them?"

Heath is the co-author, with his brother Chip, of four New York Times best sellers, including Made to Stick; Switch; Decisive; and The Power of Moments.

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